

FAIRBANKS NORTH STAR BOROUGH

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IMPACT INFORMATION CENTER

SPECIAL REPORT

SENIOR CITIZENS: THE EFFECTS OF PIPELINE CONSTRUCTION

ON OLDER PERSONS LIVING IN FAIRBANKS

by

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PREFACE

Fairbanks is a city of young people - the average age of residents of the Fairbanks North Star Borough in 1970 was 22 years, according to the U.S. Census. But, Fairbanks is also the home of many older persons. The 1970 Census showed that there were 886 persons over the age of 62 living in the Borough, 544 of them living in the City of Fairbanks. Fairbanks has been the home of many of these older citizens for a quarter of a century or more. In this time of rapid change resulting directly or indirectly from construction of the trans Alaska oil pipeline, Senior Citizens often have the least to gain and the most to lose.

Legislators, federal and state agencies, and persons involved in local governmental and social service programs have asked for more information about Senior Citizens so that they may plan policy to address their needs. Poor health, lifestyles and a lack of public transportation often keep Senior Citizens from participating in public hearings and having direct input into policy-making. Few figures are available which describe the living conditions of older persons in Fairbanks.

In response to a need for information about Senior Citizens in Fairbanks, the Impact Information Center in conjunction with the North Star Council on Aging conducted a questionnaire survey of local Senior Citizens which addressed possible problems of housing, food, health care, and lifestyle changes resulting from pipeline impact. This report presents an analysis of that survey, as well as other pertinent information, in an attempt to develop a profile of Senior Citizens in the Fairbanks area and their needs.

One of the purposes of this report is to let Senior Citizens be heard. More often than not, they can do the best job of expressing their concerns. Thus, many quotes from Senior Citizens are used in this report not only to focus on problems, but also to convey feelings of the older members of this community.

Another purpose of this report is to provide Senior Citizens with information which may be useful to them. Since many agencies and services are mentioned in this report, a summary of those agencies and services, as well as addresses and telephone numbers, are provided in a directory in Appendix I.

INTRODUCTION

Like any other age group in the community, Senior Citizens are diverse persons with varying lifestyles, personalities, and political affinities. Older people are being affected by pipeline impact in different ways:

"I do not receive any help here in Alaska. I have never worked here. So no chance of receiving any help of any kind. We have orders to move trailer first of May. It is impossible to find a place in Fairbanks, costs too much. We own our trailer, have flowers and a little garden now. Our trailer is 12 x 45 and all larger trailers are to be moved to make room for the new Pipeline people to put in their travelling trailers. It is very hard on us older people to have to move for non-Alaska people. Their big wages and money always help to get what they want. I do not think the pipeline people should be allowed to take over here from us poorer people."

"Crowded city, crowded streets - roads, parking space almost unavailable at any time, less competent clerks, higher everything."

"It is getting increasingly dangerous for older people on the city streets at night. Medical expenses have increased, also lab fees and medical clinic service charges. Get medicine out of town; too expensive here. Long lines at banks and much more open drunks in Northward building, which can't be locked. The security problem is bad. Police department ought to be enlarged and more street patrols on foot. Traffic is much worse. We need buses for around town and nearby areas. If it wasn't for the Senior Citizen transportation I couldn't do my shopping, can't afford taxis...we are increasingly seeing middle income people come to our lunches - they are hit by inflation. Food prices are terrible."

"Prices too high. Traffic bad. Pollution terrible. No bus service in town or neighborhood...too hard to walk in winter weather and icy....Have to wait hours before I can see a doctor."

Not every Senior Citizen is having a hard time withstanding pipeline impact. "Everything at present is perfect," writes one Senior surveyed, "No special concern on any issue at this time." Another Senior who spends much time outside of Fairbanks writes, "To date we are virtually unaffected by the pipeline impact."

Others are suffering from the effects of impact without knowing it. One Senior attributes his problems to inflation, rather than impact, without seeing the relationship between the two. Some Seniors are

grateful for the care and attention which they are receiving and focus on the positive aspects of their lives rather than the negative.

"I have lived at Careage North a year now; they are great... just (wish) I could go every Thursday to Senior Citizen luncheon, but on \$29 can't afford it."

"I live across the street from a doctor whose wife calls me frequently to be sure I am all right."

Many of the local Senior Citizens are Alaskan Native persons for whom the changes brought by the pipeline are minimal compared to changes in lifestyle resulting from a move from a village to Fairbanks.

For the most part, age means experience, and with it comes perspective.

"I do not feel that problems in the Fairbanks area are basically related to the pipeline impact but have existed previously to a substantial degree. Icefog in the winter, dust pollution in the summer have been increasing for some years as vehicular traffic and population expansion accelerated in this area. Telephone service has always been erratic and lagging behind subscriber demand for installation. Narrow streets in the core area have been with us since the town was founded, and traffic congestion has occurred periodically during the times of transient influx a number of times. Such as during the construction of Ladd (Wainwright) Field and Eielson, during World War II, and the Russian plane ferrying program, etc. Between these periods, there was the yearly seasonal impact of workers for the F.E. gold dredges with resultant dislocations of rents, services and transportation facilities.

"Food prices have been high, but the wage scale locally has taken that into account in the main. Comparison shopping in the Seattle area (itself a high cost area) usually shows that except for fresh fruits and vegetables, prices in Fairbanks compare favorably if transportation charges are included. Variety of selection is more limited here, but that gap is closing from year to year as more chain stores, markets, and specialty shops open up. Rental housing has been the most expensive item comparatively speaking, due partly to the climatic demands, and partly to the boom-and-bust nature of the Fairbanks economy. The high price of gas and oil is a national and international problem, so Fairbanks is not unique in that. High land prices are not unique to here either and in any event, should lead to increased borough revenue in the future, as property tax assessments rise."

However, perspective does not always cast the current situation into a positive light:

"Being an old-timer from Territorial days, I resent the influx of rabble looking for the "easy-buck" and caring little for our traditions. Increase with that type is not progress. The pipeline construction brings decay not only to our "way of life" but to the ecology of the land. The men coming for gold after '98 were a different type. They came for adventure and "to seek a newer world" and built a "brotherhood of man". Now, most of the newcomers seek money and will leave after making it. No solution appears in time, Alaska will cure this decay. Newcomers might be discouraged when they are told the pipeline will be completed in a couple of years and Alaskan economy cannot support a large population."

In addition to perspectives from experience, age sometimes brings a sense of powerlessness which results from poor health or an inability to accomplish objectives with the ease of youth or from the way a nation or culture regards its elderly. It is difficult to distinguish the problems which result from aging from problems which are a result of changes in the community from such things as pipelines.

"These things did not happen as a result of changes in the community. It is because I am a semi-invalid and 66 years old and cannot earn a living on my own power."

Powerlessness sometimes brings guilt feelings in which a person tends to blame himself for problems which were perhaps unavoidable.

Older persons with well-developed values often find it difficult to live in a world of changing values:

"I have to wait for admittance to Hospital, then be put in with an alcoholic with D.T.'s (ward). I am staying home to protect ones property. Courtesy. There is no such thing. Everyone seems to be mad at the world. Pedestrian hasn't a chance. All in such a hurry and mad. I'm wondering if and when the speed limits should be posted, by City Ordinance, especially in residential area of city. We don't go up town only early morning before the "Kooks" block the doorways and streets."

Perhaps it is in the area of values that it is most difficult to address the needs of older persons in Fairbanks. Public policy can address the needs for housing or health care or transportation, but, as the addage states, one cannot legislate morality. Hence, in spite of changing values being one of the major impacts of the pipeline, this report considers only peripherally value aspects of impact on older persons.

THE SURVEY

A questionnaire survey of Senior Citizens residing in the Fairbanks area was conducted in March, 1975. A survey form with 16 questions was developed by the Impact Information Center after talking with persons who work with Senior Citizens. The questionnaire was then tested on several Senior Citizens and revised. A copy of the final questionnaire is appended to this report. After the final format was developed, the questionnaire was reproduced and attached to the front of the March monthly newsletter sent out by the North Star Council on Aging to approximately 600 persons. An addressed envelope with postage provided was supplied with the questionnaire.

To explain the purpose of the questionnaire and to help persons fill out the form, an outreach program was initiated. Persons from the Impact Center and the Council on Aging spoke to Senior Citizens on this subject on radio and television programs and at the Senior Citizen's Lunch Program. The Fairbanks Daily News-Miner ran a lengthy article on the subject. Persons working with older people were contacted and asked to encourage Senior Citizens to fill out the questionnaire and to offer to assist them. And leaders of groups of retired persons were asked to make announcements to their groups.

A total of 177 questionnaires was returned prior to April 1, 1975, at which time analysis of the questionnaires was begun. The few questionnaires submitted after that date have not been included in the analysis which is presented here. Three of the returned questionnaires did not provide the information sought. One person wrote simply, "Own our home, no mortgage. Employed. Ample income." The other two refusals protested the concept of such a questionnaire:

"I thought it an honor to become an Alaskan pioneer - now it looks as tho we Senior Citizens are just being used by bureaucrats for more money to cushion their soft jobs. No thank you!"

"Commisar Dixon and Commisar Ohata: Go back to Russia and take the likes of you with you. A Senior Citizen."

Thus, a total of 174 persons chose to respond to the questionnaire. According to their responses on the number of persons living in their household, the questionnaires represent a total of 304 persons.

It is difficult to know what percentage of the total number of Senior Citizens this represents. It has been five years since the last census conducted by the U.S. Census Bureau, which provides the only information on the age breakdown of persons in the Fairbanks area. Numbers of persons in different age groups in the 1970 Census and in the survey are presented in Figure 1. Persons who were 55-59 years old five years ago would be 60-64 today. However, there is no way of knowing whether those persons have remained in the community or moved elsewhere. And some of the persons represented in the 1970 Census are undoubtedly deceased today. Also there is no way of knowing whether the rate of movement of older persons into the community has remained the same as in 1970.

Figure 1

Comparison of Age Distributions of Senior Citizens in Borough
and City, 1970 Census and 1975 Survey

Age Group	1970 Census		Survey Sample	
	Borough	City	Household	Respondents
55-59	1,031	623	820*	10*
60-64	576	352	65	38
65-69	264	159	72	58
70-74	133	70	41	37
75-79	69	42	21	18
80-84	48	35	17	12
85 & Older	59	48	6	6
Total	2,180	1,329	304	169

* Totals represent those under 60 years old.

Two assumptions could be made: either cohorts in the 1970 Census are now 5 years older and fall into the next highest age category, as represented by the solid lines in Figure 1; or, the attrition rate has been such that the population pyramid has remained fairly constant in 5 years. If the first assumption is made, then the sample in the survey represents 10-40% of each age group, with an average of 17%. If the second assumption is made, the sample represents 13-59% of each age group, with an average of 30%. The real situation lies somewhere between the two assumptions. Thus, one could safely say that the sample represents 17-30% of the Senior Citizens. The Fairbanks North Star Borough Dept. of Planning and Zoning estimated that 750 Senior Citizens lived in the Borough as of March 1, 1974. If this were so the sample would represent 29.6% of Senior Citizens.

Because many problems considered in the questionnaire relate to income, in the initial analysis questionnaires were grouped according to monthly incomes of the respondents. This resulted in the groups listed in Figure 2. However, these groups are somewhat misleading as indicators of income levels. Another approach is to divide the combined monthly household income by the number of persons residing in the household, which was done in Figure 3. When there is more than one person in the household, this generally results in a lower per capita income than the income of the respondent. Approximately 36% of the respondents, not including those living at the Pioneer Home or Careage North, live with other persons in their household. Because of the distribution of persons and income, most of the data has been consolidated into fewer income groups. These groups could be regarded generally as poverty level (under \$300 per month), low income (\$300 - \$700 per month) middle income (\$700-\$1100 per month), and upper income (more than \$1100 per month).

These verbal classifications would probably be inaccurate in describing the population of Fairbanks as a whole, since an income of \$13,000 per year is more middle income than high income locally. The U.S. Census does not give the distribution of income by age; however, some comparisons can be made between the distribution of income of Senior Citizens as indicated by the survey, and that of the population as a whole, as indicated by the Census. According to 1970 Census data, 38.5% of the population of Fairbanks as a whole had incomes greater than \$15,000 per year; whereas, only 4.6 % of the Senior Citizens surveyed had incomes above \$13,200 per year. Similarly, 17.1% of the population as a whole had incomes less than \$6000. in 1970 as compared to 53.4% of the Senior Citizens surveyed.

Figure 2

Distribution of Income of Respondents

Monthly Income	Yearly Income	Number Respondents	Percentage Respondents	Accumulative Percentage of Respondents
under \$300	Under \$3,600	54	31.0%	31.0%
\$301- \$500	\$3,612- \$6,000	39	22.4%	53.4%
\$501- \$700	\$6,012- \$8,400	22	12.6%	66.0%
\$701- \$900	\$8,412-\$10,800	11	6.3%	72.3%
\$901-\$1100	\$10,812-\$13,200	15	8.6%	80.9%
more than \$1100	more than \$13,200	8	4.6%	85.5%
no information	no information	25	14.4%	99.9%
		174	99.9%	

Figure 3

Average Income Per Person in Household⁺

Income of Respondent	1-Person Households		2-Person Households		More	
	Number Respondents	Average Income of Person in Household	Number Respondents	Average Income of Person in Household	Number Respondents	Average Income of Person in Household
under \$300*	33	\$ 233.03	9	\$ 245.33	5	\$ 275.21
\$300---\$500	19	400.68	9	257.17	7	262.26
\$501---\$700	9	576.77	10	354.70	2	185.71
\$700---\$900	3	847.00	3	456.16	5	405.31
\$901--\$1100	7	1007.14	7	565.71	0	-----
more than \$1100.	3	1271.33	3	1050.00	2	800.00
	<u>74</u>		<u>41</u>		<u>21</u>	

* Does not include persons in Pioneer Home or Careage North.

+ Per capita income was derived by dividing combined monthly household income by number of persons in household. These tabulations exclude respondents for which information is inadequate.

Three-fourths of the Senior Citizens surveyed made less than \$10,800 per year, while only 40% of the total population were in that category. Hence, compared to the 1970 Census figures, the distribution of incomes of Senior Citizens is well below that of the population as a whole. The differences in income have probably widened as the introduction of high-paying pipeline jobs has escalated wages for persons in the community not on fixed incomes.

Figure 4 gives the ages of both the respondents and the other persons in their households by the income of the respondents. It may be seen that older persons tend to have lower incomes, probably because they are less likely to be working.

Results of the questionnaire suggest three major problems for Senior Citizens: inflation, housing, and transportation. These and other problems are discussed following a section describing sources of income for Senior Citizens.

SOURCES OF INCOME FOR SENIOR CITIZENS

According to the survey of Senior Citizens, a majority (81%) receive income from Social Security (see Figure 5). The next most common form of income is Longevity Bonus, which 47% of those surveyed receive. Nearly one-fifth of those surveyed receive public assistance. This section explains some of the limitations on Social Security, Public Assistance, Longevity Bonus, and Alaska Native Claims Settlement Act payments.

Social Security. Social Security was established by the federal government in 1935 to supplement the decreased income that occurs for older Americans, particularly after they retire. Persons who have worked at jobs covered by Social Security are eligible for Social Security Administration benefits, or SSA, if they are 62 years old or older or if they are disabled. Social Security benefits also extend to dependents of deceased persons who worked at jobs covered by Social Security. Not all jobs have Social Security coverage, and therefore not all persons who have worked are eligible for Social Security. Neither federal civil service nor the railroads, two sources of employment for many Alaskans over the years, accrues Social Security benefits. However, self-employed persons, including persons engaged in trapping, fishing, or carving, may be eligible for SSA benefits.

Social Security payments are based upon individual earnings and contributions throughout the working years. The U.S. Congress sets the rates for Social Security payments, and these rates are consistent throughout the country. In 1974, the Congress raised the rates of payment for Social Security by 11%. Although this increase is roughly consistent with the national rate of inflation, older Alaskans are trying to live on the same amount as persons in

Figure 4

Distribution of Ages of Persons in Household by Personal Income of Respondents

Age Group	Total Sample			Under \$300/mo.			\$300-\$700/mo.			\$701-\$1100/mo.			More than \$1100/mo.			Income Unknown		
	Respondent	Others	Total	Respondent	Others	Total	Respondent	Others	Total	Respondent	Others	Total	Respondent	Others	Total	Respondent	Others	Total
60 & under	10	78	88	4	12	16	2	35	37	2	14	16	2	4	6	0	13	13
61-65	38	21	59	9	5	14	14	5	19	6	6	12	2	0	2	7	5	12
66-70	58	14	72	19	4	23	20	5	25	10	1	11	4	2	6	5	2	7
71-75	37	4	41	9	2	11	16	0	16	7	1	8	0	0	0	5	1	6
76-80	18	3	21	7	0	7	5	1	6	2	0	2	0	0	0	4	3	7
81-85	12	5	17	6	0	6	3	4	7	0	0	0	1	0	1	2	1	3
Older	6	0	6	2	0	2	1	1	2	0	0	0	0	0	0	1	1	2
Total	179	125	304	56*	23	79	61	51	112	27*	22	49	9*	6	15	24	26	50

Average Number Persons/																		
Household	1.69	1.41	1.83	1.81	1.66	2.08												

* Some of the totals for numbers of respondents in each category are greater than the number of questionnaires as indicated in Figure 2. This is attributed to a situation in which on some questionnaires couples answered jointly giving both ages as the age of the respondent.

Figure 5

Distribution of Sources of Income of Respondents and Whether Income
Increased in Last Year by Personal Monthly Income of Respondents

Source	Total Sample*	Under \$300/mo.	\$300- 500/mo.	\$500- 700/mo.	\$700- 900/mo.	\$900- 1100/mo.	More/mo.							
Social Security	141	81%	51	94%	36	92%	14	64%	9	82%	7	47%	5	63%
Welfare Assistance	33	19%	22	41%	7	18%	1	5%	0	-	0	-	0	-
Employment	29	17%	4	7%	5	13%	4	18%	3	27%	8	53%	2	25%
Food Stamps	10	6%	9	17%	1	3%	0	-	0	-	0	-	0	-
Money from Children	4	2%	0	-	2	5%	0	-	1	9%	0	-	0	-
Insurance	3	2%	0	-	2	5%	0	-	1	9%	0	-	0	-
Longevity Bonus	81	47%	18	33%	24	62%	10	45%	7	64%	6	40%	2	25%
Land Claims Payments	17	10%	8	15%	7	18%	0	-	0	-	0	-	0	-
Private Savings & Investments	32	18%	3	6%	6	15%	9	41%	2	18%	3	20%	1	13%
Pension	66	38%	3	6%	19	49%	12	55%	9	82%	8	53%	6	75%
Changes in Personal Income in														
Last Year														
Income Increased	67	39%	15	28%	8	21%	10	45%	7	64%	11	73%	6	75%
No Income Increase	94	54%	36	67%	28	72%	10	45%	3	27%	4	27%	2	25%
No Answer	13	7%	3	6%	3	8%	2	10%	1	9%	0	-	0	-
	174		54		39		22		11		15		8	

* Total includes 25 respondents for whom the amount of income of respondents was not given.

Florida, for example, where the costs of housing, clothing, and food are substantially less. U.S. Senator Ted Stevens from Alaska and others have introduced legislation to provide for cost of living adjustments in Social Security payments, but differentials in Social Security payments do not appear to be forthcoming.

Social Security payments range from \$93 per month to \$340 per month. The upper limit of \$340 per month applies to persons who were earning more than \$14,000 per year during the time that they were making contributions to Social Security. Persons who receive Social Security benefits may not substantially increase their income through employment. If a person's total yearly earnings exceeds \$2,520, the Social Security Administration holds back \$1 in Social Security for every \$2 earned for each month in which the recipient earns more than \$210. Although Social Security places restrictions on employment, pensions and other sources of money, such as savings or Longevity Bonus, do not affect Social Security payment rates.

The local Social Security Administration Office is located in Room 311 of the Alaska Sportsman's Mall at 1514 Cushman Street. Most transactions are conducted there; however, service representatives will make home visits. The seven-person SSA staff is managed by Gordon F. Taylor. According to Mr. Taylor, it now takes 2 days to one week or more to make adjustments in Social Security checks for local residents. A new data retrieval system with a remote computer terminal is scheduled to be installed in Fairbanks by Sept. 30. However, this system which uses satellite communications is so sophisticated that no one in Alaska is qualified to repair it. This has created several delays in installation. Once installed, the new data retrieval system would enable the Social Security office here to make adjustments in Social Security checks in 7 seconds, which should help to minimize some of the problems affecting Senior Citizens on Social Security.

SSI. Prior to 1974, the State of Alaska Department of Health and Social Services Division of Family and Children Services (DFCS) administered all public assistance programs. Some programs, known as "categorical assistance," received partial funding from the federal government. These programs included Old Age Assistance (OAA), Aid to the Disabled (AD), and Aid to the Blind (AB), as well as other programs. In Jan. of 1974, the federal government began to administer its public assistance funds for adults through the Social Security Administration in what is known as Supplemental Security Income (SSI).

The maximum SSI payments are \$146 per month. Persons are eligible for SSI if they meet certain requirements and if their total resources are less than \$1,500. Any amount of unearned income above \$20 per month and one half of earned income above \$60 per month is deducted from SSI payments. Persons must apply to the Social

Security Administration for SSI. By law, every year each SSI recipient is re-evaluated and the amount of assistance is re-determined.

In 1974, SSI payments were increased by 11% in keeping with the national inflation rate. Like Social Security, there are no regional cost of living adjustments for SSI recipients across the nation. SSI payments are scheduled to increase by 8% in July 1975 but according to Mr. Taylor, President Ford has asked Congress to increase SSI only by 5% in July to "hold down on inflation."

State Public Assistance. State public assistance eligibility requirements are often less rigid than the federal requirements. However, before a person can apply for state categorical assistance funds, he or she must first apply to the Social Security Administration for SSI. Persons ineligible to receive SSI may still be eligible to receive state public assistance. Nevertheless, each adult in need of public assistance must go through two application processes: first at the Social Security Offices at 1514 Cushman and then at the DFCS offices in the Chena Building at 510 Second Avenue.

State categorical assistance supplements income to a level of \$250 per month for persons renting or owning their own housing, and \$185 for persons living with other persons, such as their children. The amount of assistance received from SSI and/or Social Security is deducted from the state assistance limits so that nobody receiving state public assistance has an income of more than \$250 per month, excluding Longevity Bonus.

Shirley Coleman, DFCS Eligibility Work manager, acknowledges that the level of public assistance is not commensurate with the cost of living in Fairbanks. And some of the regulations are such that people are forced into compromising situations. For example, married persons who separate can receive \$100 per month more from the state than if they live as a couple. According to Ms. Coleman, some people are so desperate for the income that they either lie about their marital status or actually separate.

As of March 31, 1975, 312 persons in Fairbanks receive adult categorical assistance from the state including 125 persons receiving Old Age Assistance, 184 receiving Aid to the Disabled, and 3 receiving Aid to the Blind. Since no one can receive two types of assistance, persons who are disabled and are 65 or older receive Old Age Assistance.

In addition to financial assistance, persons receiving categorical assistance from the state may receive other types of social services. Rogenia Thims, a social worker with DFCS, handles the adult categorical assistance caseload. The types of social services which Ms. Thims provides includes home visits, counselling, referral, and arranging transportation. In addition the DFCS can arrange for homemaker service for homebound older persons. Alaska Home Health Aide Service, Inc. contracts to provide homemaker services such as nursing, shopping, preparing meals, housekeeping, etc.

Alaska Longevity Bonus. The Alaska Longevity Bonus Program was established by the State Legislature in 1972 and became effective January 1, 1973. The enabling legislation, AS47.45.170, sets forth the purpose of the Bonus, as follows:

"The sole purpose of this chapter is to offer and provide all law-abiding Alaskans capable of managing their own affairs who have maintained a domicile in the state for at least 25 years and have reached a retirement age of 65, an incentive to continue uninterrupted residency in the state. Under no circumstances shall this chapter be considered a form, type, or manner of public relief."

Sec. 47145.170

Eligibility for the Longevity Bonus is not based upon income or need. Every person who has maintained continuous residency in Alaska since Jan. 3, 1959, is eligible for the Bonus.

The Longevity Bonus is administered by the Department of Administration. Persons may receive the Bonus by filling out an application which may be obtained from the local Office of the Governor, in the State Office Building. The application form requires proof of birth, which may be either a birth certificate or a statement from the Social Security Administration, as well as three references who can establish that the person has lived in Alaska for 25 years.

Currently the Longevity Bonus pays persons who apply and qualify \$100 per month. This money is exempt from State income tax and is not deducted from Social Security, SSI, or state public assistance payments. Sharon Brosky of the Office of the Governor in Fairbanks explains, "The Longevity Bonus can make the difference between surviving and living." Currently 5,374 Alaskans are receiving Longevity Bonus, 468 of whom reside in the Fairbanks area.

Native Claims Payments. Senior Citizens who are enrolled in Doyon, Ltd., the Native corporation for Interior Alaska, have been receiving Alaska Native Claims payments in yearly installments. These payments, which started on Dec. 18, 1971, will continue for the next seven years at approximately the same rate.

There are two types of enrollments, each having different benefits: the non-village enrollments, and the village enrollments. Persons who are enrolled in Doyon, but not in a village corporation, have received \$1,528.55 since Dec. 1971, or approximately \$500 per year. Persons who are enrolled in both Doyon and a village corporation have received \$275.27 to date, or less than \$100 per year.

Alaska Native Claims payments are not taxable, although interest on the payments may be taxable. Also, Claims payments are disregarded in determining eligibility for Social Security, SSI, or state public assistance.

The administrator for Alaska Native Claims payments in the Interior is Kathryn Harwood, whose office is located in the Doyon, Ltd., offices at First and Hall, across from the Eagles Hall, in Fairbanks. Ms. Harwood says that Older Native persons who have selected non-village enrollment will probably accrue greater financial benefits in their lifetimes.

Entitlement. Each of the forms on income discussed here - SSA, SSI, State Public Assistance, Longevity Bonus, Native Claims payments - involve administrative and bureaucratic decisions about eligibility and amount to which Senior Citizens are entitled by law. Persons who feel that they are not getting all to which they are entitled have legal recourse. However, to appeal administrative and bureaucratic decisions usually requires legal counsel. Senior Citizens who cannot afford private attorneys may be eligible for free legal assistance from Alaska Legal Services.

On Feb. 2, 1975, Alaska Legal Services in conjunction with the State Office of Aging established a Senior Citizens Law Office in the Fairbanks offices of Alaska Legal Services, 510 Second Avenue. The Senior Citizens Law Office is served by two paralegals, Bernice Aldridge and Jackie Saffel, and by Attorney Barbara Evans. Senior Citizens are eligible for services if their incomes are less than \$2,980 per year not including Longevity Bonus or Native Claims payments. Senior Citizens who do not meet the income requirements may be given advice and referral services.

The Senior Citizens Law Office handles a variety of legal problems including entitlements, tax problems, adoptions, evictions, and some consumer complaints. They cannot take "fee-generating" cases, or civil suits which ask for monetary payments. The Senior Citizens Law Office will make visits to homebound persons, and they are engaging in a legal education outreach program which includes visiting the North Star Council on Aging Lunch Program, Careage North, National Association for the Advancement of Colored People (NAACP), and other places.

At the end of April, 1975, the Senior Citizens Law Office was handling approximately 30 cases. The office has been funded through August, 1975, specifically to deal with pipeline-related impact on Senior Citizens.

Summary. "The green check is Social Security, the yellow check is SSI, the blue check is from the state...." Senior Citizens receive their income in bits and pieces. The amounts of each check in some way depends on the amounts of every other check. Changes in administrative procedures of an agency or life circumstances of a recipient may change the amount of one check which starts a chain reaction known to some as a bureaucratic nightmare. One social service worker calls it "the battle of the computers."

In order to receive the benefits to which they are entitled, Senior Citizens often have to deal with many interdependent bureaucracies (a list of agencies is given in Appendix I). Yet, Senior Citizens are often the group with the least stamina for such processes. Regulations for each agency are so complex that the system is mystifying, and Senior Citizens can feel much more powerless under those circumstances.

Although 54% of the Senior Citizens surveyed indicated that their incomes had not increased in the last year (see Figure 5), this is probably an inaccurate representation since 81% of the sample receives Social Security which increased by 11% in 1974. With income from so many different sources and with adjustments in amounts to which person are entitled due to administrative changes or life circumstances, it is likely that many Senior Citizens are not aware of those types of increases. Perhaps a more accurate interpretation of Figure 5 is that, unlike persons in the Fairbanks community who have taken pipeline jobs in the last year, 54% of the Senior Citizens surveyed have not perceived appreciable increases in their incomes.

INFLATION

Inflation is an integral part of most impact-related problems in Fairbanks. It is considered separately here because the Senior Citizens singled out inflation as their major problem.

Inflation is a problem for many members of the Fairbanks community, but it is intensified for persons on fixed incomes.

"I think the pipeline-related prices have made it twice as hard to get by on the fixed income of so many of the people that are on pensions and social security."

The Senior Citizen's survey showed that not all older persons have fixed incomes - 40% of those surveyed indicated that their incomes had increased within the last year. According to the survey, persons with low incomes are more likely to have fixed incomes (see Figure 5)

Income level depends in part upon the source of income. Figure 5 suggests that higher income persons tend to be less dependent upon Social Security, public assistance, food stamps, and Native Claims payments, and more dependent upon employment and pensions as sources of income than lower income persons. The survey indicates that less than 2% of the respondents in the sample depend upon their children for financial support.

Inflation is the greatest concern of the people surveyed. Problems with the cost of living extend beyond the exalating prices of food, clothing, and housing. One retired person who has not yet reached the age of 65 wrote:

"Inflation in all directions; my greatest concern at the moment is receiving my tax assessment notice and finding the valuation of my property and home has gone up \$41,000 in one year's time. I realize I am living in a business zone, but have been for a good many years, and to have that tax at the mill rate which I am sure will be not less than last year is hard to face in lieu of the fact that I am living on a fixed income."

The cost of fuel oil and maintenance of automobiles is another factor affecting the lifestyles of Senior Citizens.

The Survey asked Senior Citizens if they have had to change their lifestyles as a result of changes in the community in the last year. Responses to that question (see Figure 6) indicate that most **life-style** changes are a result of inflation. More than 37% of the total sample said that they had made changes in their lifestyles. The most common change is that older persons are spending less on recreation and staying home more. This may have ramifications in terms of mental health.

"It is quite difficult to sit at home all the time, so I take my car, all of which is paid for, and go visit other friends of which I have known and worked with in all the years I have lived up here. And that takes some of my pension checks for gas, oil, and upkeep. In this way I try to control my illness and visits to doctors which are exceedingly high (expensive)...."

Other changes in lifestyle common to Senior Citizens surveyed are buying less clothing and walking rather than taking taxis.

Nearly 30% of the Senior Citizens surveyed said that they are buying less food and different types of food than they did one year ago. Particularly for older persons, this may affect nutrition and health. More than 14% of the respondents said that they are participating in the nutrition program sponsored by the North Star

Figure 6

Lifestyle Changes in Last Year by Income

Lifestyle Changes in Last Year	* Total Sample		Under \$300/mo.		\$300-\$700/mo.		\$700-\$1100/mo.		More/mo.	
Change	65	37.3%	19	35.2%	22	36.0%	13	50.0%	3	37.5%
No Change	73	41.9%	20	37.0%	25	41.0%	14	53.8%	5	62.5%
No Answer	33	18.9%	16	29.6%	8	13.1%	2	7.7%	0	-
Total	174		54		61		26		8	
Type Changes										
Moved to less expensive housing	10	5.7%	5	9.3%	4	6.6%	0	-	0	-
Sold home	6	3.4%	0	-	3	4.9%	1	3.8%	0	-
More people living in household	6	3.4%	3	5.6%	1	1.6%	2	7.7%	0	-
Buying less food	52	29.9%	16	29.6%	23	37.7%	6	23.1%	2	25.0%
Buying different kinds of food	51	29.3%	16	29.6%	22	36.0%	7	26.9%	1	12.5%
Senior Citizens Lunch Program	25	14.4%	9	16.7%	10	16.3%	1	3.8%	2	25.0%
Walking rather than cab	34	19.5%	10	24.6%	15	24.6%	5	83.3%	2	25.0%
Using Senior Citizens Transportation	24	13.8%	11	20.4%	7	11.5%	0	-	2	25.0%
Staying home more	65	37.4%	20	37.0%	27	44.3%	5	83.3%	2	25.0%
Spending less on recreation	62	35.6%	19	35.2%	27	44.3%	8	30.8%	2	25.0%
Buying less clothes	54	31.0%	22	40.7%	20	32.8%	6	23.1%	2	25.0%
Making fewer visits to doctor	28	16.1%	9	16.7%	13	21.3%	2	7.7%	0	-
Other	19	11.0%	7	13.0%	10	16.4%	0	-	0	-
Total	174		54		61		26		8	

* Total includes 25 respondents for whom no income information was provided.

Council on Aging as a result of higher food prices. The nutrition program, which is federally funded through Title VII of the Older Americans Act, provides a main meal at noon each day. Each day approximately 45-50 persons eat their noon meal at one of the two nutrition program sites. Meals are served at the Ninth Avenue Golden Age Apartments and at the American Legion Hall on First Avenue. In addition, the nutrition program has a "meals on wheels" program which provides food for shut-ins.

Currently the meals which are served are prepared by the food service at the University of Alaska. The North Star Council on Aging purchases the meals at \$2.25 each and provides them to Senior Citizens at less than cost. The "suggested fee" is \$1.25 per meal, but Seniors average \$1.00 per person per meal. Food stamps may be used to purchase the meals, but this is rarely done. In general, the nutrition program appeals to persons who are fairly healthy. It helps in addressing two major nutrition problems for Senior Citizens 1) for income reasons, older persons tend to eat a disproportionate amount of starches; and 2) because they cannot afford good dental care, older persons tend to have denture problems which prevent them from chewing adequately and from eating meats. However, the nutrition program does not address special dietary needs such as low-salt, diabetic, or low-cholesterol diets.

Another result of inflation is that older people are delaying retirement.

"I am still working, but I hope to retire in June 1975, but I do know high cost of living hurts very much. Very much."

Another man stated that he simply can't afford to retire. Some Senior Citizens have been forced out of retirement.

"Came here with retired husband to live out our lives. Both been forced to return to work as his pension will not even pay rent..."

"I went back to work as a full charge bookkeeper so we could still get by on our own. Thanks to my working for a sub-contractor on pipeline camp job we are doing OK at present. Before that was not able to get by on Social Security and Alaska bonus as only income. Will try and have all indebtedness paid in full before my job over, so can exist on S.S. and AK Bonus, if they continue paying it."

By going to work, Senior Citizens who earn more than \$2,510 a year can lose their Social Security payments according to law.

How do Senior Citizens with fixed incomes cope with the rising cost of living? One Senior Citizen reports that she has "made 30% savings on power bills due to better management of electric power and car use." Others are saving money by walking rather than using more costly forms of transportation. For some, the Longevity Bonus has provided the extra margin of income which combats the effects of inflation.

"If it wasn't for the Longevity Bonus we would have to sell our house and move out of Alaska. Sorry to say after living in Fairbanks 30 years, the pipeline is good for Alaska, otherwise I think we all would be in the red; that is what started the Longevity Bonus and saved lot of us Seniors in Alaska."

Other people are selling their possessions to make ends meet.

"Have had to sell many household items, antiques, misc. Desperately hunting for heated one bedroom house or apartment unfurnished. Sold my home."

"Sold my jewelry."

And, an unknown number of Senior Citizens are following the course contemplated by this older Alaskan:

"We will probably sell out in a year or two and move back south but we prefer Alaska after 1/4 of a century. This is 'home' to us."

HOUSING

Housing appears to be the second most critical problem for Senior Citizens. According to the survey, 50% of the respondents are homeowners. Information on the location and type of residence by income is presented in Figure 7. Low income persons are less likely to be homeowners than high income people; however, nearly 40% of people with incomes of less than \$300 per month own their own homes. Few of the older people surveyed live with their children .

Currently Senior Citizens are spending a disproportionate percentage of their income on housing. Figure 8 shows the percentage of combined monthly household income spent on housing for each of the income groups. A total of 22% of the people surveyed spend more than 50% of their income on housing. As with other age groups, people with lower incomes spend a greater percentage of their incomes on housing than people with higher incomes. This may be partially due to the fact that people with higher incomes are more likely to own their own homes. However, homeownership is not always without expenses.

"I paid \$113.93 for repair on furnace; \$37.00 for repair on water heater. My home needs repairs - a new roof - chimney repair - roof leaks and the siding is old and water runs down the walls - how can I get help to do this repair?"

Figure 7

Place of Residence by Income of Respondents

Location	Total Sample	Under \$300/mo.	\$300-\$700/mo.	\$700-\$1100/mo.	More/mo.			
City of Fairbanks	140	80.5%	41	67.2%	23	88.5%	7	88.0%
Fairbanks North Star Borough	31	17.8%	17	27.9%	3	11.5%	1	12.0%
Outside Borough	2	1.1%	2	3.3%	0	-	0	-
Total	174	54	61	26	8			
Type Residence								
Home-Owned	88	50.6%	20	37.0%	19	73.0%	4	50.0%
Uncontrolled rent ⁺	40	23.0%	12	22.0%	5	19.0%	4	50.0%
Controlled rent [#]	22	12.0%	12	22.0%	1	4.0%	0	-
Health facility	8	5.0%	6	11.0%	0	-	0	-
Live with children	7	4.0%	4	7.0%	0	-	0	-
Other	12	7.0%	2	4.0%	3	12.0%	0	-
Total	174	54	61	26	8			

* Total includes 23 respondents for whom income information was not given.

+ Uncontrolled rent = rented home, apartment, rooming house.

Controlled rent = Birch Park Apartments, 9th Avenue Apartments.

Figure 8

Percentage of Combined Monthly Household Income Spent on Housing

% of Income Spent on Housing	Total Sample	Under \$300/mo.	\$300-\$700/mo.	\$700-\$1100/mo.	More/mo.
0-10 %	16	2	5	4	1
10-20 %	31	10	8	7	6
20-30 %	28	12	8	8	0
30-40 %	20	4	12	4	0
40-50 %	11	3	6	1	0
50-60 %	10	5	5	0	0
60-70 %	4	1	3	0	0
70-80 %	6	4	2	0	0
More	8	4	4	9	0
Total	134	45	53	24	7

Homeownership also requires many activities on the parts of the owner which some Senior Citizens are no longer able to perform, such as shovelling snow from the roof and drive.

Persons over 65 who are homeowners are given a break on their property taxes. Alaska Statute 29.53.020, passed in 1973, provides that Senior Citizens are exempt from property tax, and allows the state to reimburse local governments for the amount of property tax from which Senior Citizens are exempted. When the law was adopted in 1973, there was an income eligibility requirement which has subsequently been amended so that any Senior Citizen may be eligible for property tax exemption regardless of income. To receive the property tax exemption, persons older than 65 must file an application each year prior to Jan. 15. Persons who miss the Jan. 15 deadline are still entitled to some property tax relief if they file applications prior to May 31. Applications may be obtained from the Fairbanks North Star Borough Assessing Office at 517 1/2 First Avenue. The application form is brief, and persons working in the Assessing Office will help Senior Citizens fill out the form. According to the law, the property tax exemption applies to mobile homes as well as conventional houses.

Two types of rental situations occur which have been designated as "uncontrolled rents" and "controlled rents". Uncontrolled rents are homes, apartments, or rooms which are rented from private concerns. Controlled rents are low income housing which has federally regulated rent structures, such as Birch Park and the Ninth Avenue Golden Age Apartments. Places with controlled rents have income requirements which select for low income persons.

According to Anne Cothron, who manages the Alaska State Housing Authority (ASHA) low-income housing projects, there are a total of 26 ASHA units which are designated to be occupied by persons or families in which the heads of households are older than 65 or disabled. These units are distributed such that 20 are located at the Ninth Avenue Golden Age Apartments, 6 are at Birch Park, and 2 are at Spruce Park. To be eligible for ASHA housing, a single person must have an income less than \$7,800 per year and a couple must have a combined income of less than \$8,700 per year. Rent is determined by deducting 10% of the monthly income and then setting the rent at 1/4 of the remainder. Most persons in ASHA housing are paying approximately \$44 per month for rent. This formula, which was determined by ASHA and approved by the federal government, has remained unchanged except for an increase in the income limit in Sept. 1974.

A total of 27 Senior Citizens are officially on the waiting list for ASHA housing. However, the turnover rate is so low that vacancies rarely occur unless someone dies. Because chances of obtaining ASHA housing are so slim, many older persons do not even apply. Also, ASHA

gives preferential treatment to persons displaced by highway projects. Thus, 10 ASHA apartments are currently occupied by persons displaced by a highway project in Feb. 1974, even though other persons had been on the waiting list for a longer period of time. Ms. Cothron says she is already receiving calls from persons who would like their names placed on the waiting list for the Senior Citizen's high-rise apartments, which have not yet been built.

Although ASHA housing provides rent subsidies which alleviate the problems of rent increases for ASHA residents during the rental housing shortage in Fairbanks, subsidized housing does not solve all of the housing problems for Senior Citizens.

"...If I could move to some apartment, I'd be satisfied because, there is always fighting and noises in our neighbors. Can't sleep sometimes. That is the reason..."

Other Senior Citizens living in ASHA housing have complained that they don't feel free to pursue the activities which would make them happy - such as scraping skins. One older woman noted that she could not live in ASHA housing because she could not bear to part with her pets.

Subsidized housing presents a trade-off of freedom for security. Persons who rent private housing are often finding themselves having to contend with rent increases which they cannot afford.

"Had to move. Couldn't afford to pay \$235 rent."

"Will have a new landlord this summer and rent on apartment will go up from \$225.00 presently paid to \$350.00."

"The rent may be raised, so I would need to find a living place where the rent is not more than I now pay."

Like other persons in Fairbanks, the choice of rental housing is limited for Senior Citizens and they do not always have the option of moving to less expensive housing when the rent is raised.

Of the 35% of the sample who are renters, less than half are renting in controlled-rent situations. According to the survey, 25 of the 40 persons who are renting in uncontrolled situations have experienced rent increases. The amounts of rent increases range from \$2 to \$460, which represents a range of .9 to 328.6 percent increase in rental prices in the last year. The largest percentage of rent increases are under 10%, with the modal increase \$25. Although this is fairly consistent with the rate of inflation nationally, a \$25 increase in rent is significant to persons on fixed incomes under \$300 per month. The average rent increase, which includes several extreme rent gouging situations, is \$57.56, or 49.6%. Half of the rent increases are over \$25 and more than 20%.

Senior Citizens were asked if they favor some type of rent control this summer. The group as a whole favored some type of rent control by 2:1 and the non-homeowners favored rent control by 3:1. Answers to that question by homeownership and income levels of respondents are given in Figure 9.

To stay within their budgets, older persons often rent sub-standard housing. This not only presents potential safety hazards such as fires, but it also makes them more vulnerable to the housing shortage as land use and zoning change to accomodate the increased demands for space utilization in the city.

"I was living at the Deluxe Hotel that is going to be torn down."

"I lived in a pretty good place, the Rose apartments, and they condemned it. Why? When housing is so short."

Shortly after the Nordale Hotel burned in 1972, several of the rooming houses in which oldtimers lived were condemned, including the Steele Hotel, Deluxe Rooms and the Wayfarer. Some of the older tenants had lived in these hotels for 15 years at reduced rates. Older persons living in these condemned places ranged in age from 65 to 91 and in income from \$1,600 to \$3,000 per year. At that time all of the Pioneer Homes were full, and the Polaris Hotel helped by taking all of those who could find no other housing.

At that time a campaign was begun to build additional Senior Citizen housing. An an hoc committee, later called the "Golden Towers Board," began to collect data on the need for Senior Citizen housing. Individuals on this ad hoc committee wrote letters, sent telegrams, and talked personally with legislators and government administrators on the local, state, and federal levels in an attempt to see their dream of a high-rise apartment building for Senior Citizens realized. Now, three years later, a site for the high-rise apartments has been purchased by the Borough, and the state has commissioned an architect to draw the plans. However, the source of funding for the project has not yet been determined and plans have not been finalized. It appears that Senior Citizen housing will not be finished, and perhaps not even begun, in time to alleviate the pressures on Senior Citizens in the housing shortage caused by pipeline impact.

Another type of vulnerability in relation to the housing shortage is that Senior Citizens, like other renters, are faced with a greater demand for housing than supply, thus allowing landlords to change tenants rather than responding to their requests. An older man who had lived on Ft. Wainwright for 20 years while he worked there as a civilian claims that he was forced to move to make room for the pipeline operations there. The housing into which he was re-located was more costly and less accomodating. After trying unsuccessfully to have heat in his apartment adjusted, he approached the owner of the apartment complex to request that the temperature be controlled more satisfactorily. Despite a lack of housing alternatives for this Senior Citizen, the landlord's only response was that the man ought to look for other housing.

Figure 9
Senior Citizen's Survey

Question 11: Do you favor some type of rent control this summer?

Income of Respondent	Total Sample			Homeowners			Non-Homeowners					
	Yes		Total	Yes		Total	Yes		Total			
	No	N/A		No	N/A		No	N/A				
Under \$300	30	13	12	55	6	9	6	21	24	4	6	34
\$300-\$500	25	4	10	39	11	4	8	23	14	0	2	16
\$501-\$700	13	2	7	22	9	1	6	16	4	1	1	6
\$701-\$900	7	2	2	11	5	2	2	9	2	0	0	2
\$901-\$1100	7	5	3	15	5	3	3	11	2	2	0	4
more than \$1100	4	4	0	8	1	3	0	4	3	1	0	4
unknown	10	11	4	25	9	2	3	14	1	9	1	11
Total	96	41	38	175	46	24	28	98	50	17	10	77

During the housing shortage, trailers have become more popular as a housing alternative to some segments of the population. Many persons who buy trailers must rent a space in which to park the trailer and hook-up utilities. In addition to facing trailer-space rent increases, owners of trailers have the same types of maintenance problems that face homeowners.

"The court owners have increased rent twice in the last year - but not for Senior Citizens. Our mobile home will have to be gotten rid of, as I'm no longer able to do necessary repairs and upkeep. And we cannot buy a new one, when my wife can only work one more year."

A survey of Senior Citizens conducted by the Golden Towers Committee in April 1974, indicated that trailers are the least favored type of housing among the group of 100 persons surveyed.

One type of housing which is currently readily available for Senior Citizens is the Pioneer Home. The Fairbanks Pioneer Home is one of five operated by the State of Alaska Department of Health and Social Services. According to Alaska Statutes, any person older than 65 who has lived in Alaska for 15 years prior to applying for Pioneer Home residency may live in a state Pioneer Home, regardless of income. The Pioneer Home offers dormitory-style accommodations with private or semi-private rooms and a common dining area. In addition, the Home provides housekeeping, recreational and medical services. Regular residents are charged \$180 per month, which includes food. Persons requiring nursing care are charged \$225 per month. Persons who are unable to make these payments apply the amount of their Social Security checks to rent and are given \$35 per month for personal expenses.

The Fairbanks Pioneer Home was expanded last year and currently has a capacity for 120 persons. At the present time there are 78 residents and patients, which means that approximately 40 beds are unoccupied. According to Stella Muckenthaller, Administrator of the Fairbanks Pioneer Home, many of Alaska's older persons do not choose to live at the Pioneer home because they do not wish to give up their independence. However, the current situation created by the pipeline construction has created conditions which make the Pioneer Home more attractive to older persons. Recently three oldtimers moved to the Pioneer Home because they felt that they were no longer safe on city streets and because they were experiencing rent increases.

TRANSPORTATION

Although transportation was not a focus of the Senior Citizen survey, it emerged as a significant problem for Senior Citizens. "I have no transportation," writes one older person, "I walk." In response to a question about changing lifestyles, 19.5% of the respondents indicated that they were walking more rather than taking taxis. Those who can afford taxis cannot always find them. "Many times you have to wait over an hour for a cab," a Senior Citizen complained. Walking may be good for the health, but it can also be dangerous for older persons who are not always sure-footed and steady, particularly during winter when the streets are icy.

Some Senior Citizens are also finding driving to be more hazardous.

"Style of living will change sharply by mid-summer; I feel; driving car much less because of high rate of accidents; too many reckless drivers and people who don't know how to handle a motor vehicle on ice and snow."

"As a result of the increase in auto traffic, public transportation is even more desirable."

Driving has also become more costly, not only for fuel, maintenance, insurance and repairs, but also for associated costs, such as parking. Persons living in downtown apartments often have to pay to rent parking spaces on a regular basis.

"Parking facility rent increased from \$30 to \$50 for plug-in."

"Parking increased \$5 per month in summer, \$10 in winter. Up from \$10 to \$15 in summer; \$15 to \$25 in winter plus electricity."

Thus, the effects of the pipeline both in terms of inflation and traffic congestion, as well as the increased demand for taxi service, have affected the mobility of Senior Citizens.

To address the special transportation needs of Senior Citizens, the North Star Council on Aging initiated a transportation service in Jan. 1974. The transportation program is federally funded by Title III of the Older Americans Act. The vehicles used and side-band radios have been donated, and persons using the transportation system have also made donations which are used for maintenance of the vehicles. The transportation system is a "dial-a-ride" type which has three vehicles when all are in working condition.

In the mornings, from 8:00 to 11:00, Senior Citizens are transported to medical appointments. From 11:00 to 1:00 p.m. the vans are used to take Senior Citizens to the North Star Council on Aging lunch programs. And, in the afternoons, from 1:00 to 4:00., older persons are provided transportation to assist them in shopping.

Each month since June 1974, the number of persons using the transportation system has increased. In March, a total of 117 persons used the North Star Council on Aging transportation. The transportation was used by 124 persons to go to the lunch program, by 79 persons for medical appointments, and by 69 persons for shopping assistance. Transportation to recreational events in the evenings or on weekends may also be arranged if five or more persons desire it.

Persons older than 60 and their spouses may use the North Star Council on Aging transportation system regardless of income. To arrange a ride, the persons must call the Council on Aging office, 452-1735, in the morning or a couple of hours prior to the time that the ride is needed. Although the service is primarily designated for persons in the City of Fairbanks, persons living in Graehl and in the College area may also use the services. There are two regular routes which function each day for which reservations do not have to be made. One route, called "the town route" stops at the following places at the following times: Northward Building, 11:05; Penney's, 11:15; NAACP, 11:30; Eskimo Village, 11:45; Birch Park, 11:55; Ninth Avenue (lunch program), 12:00. The other route, called "the Graehl route," picks up persons at home on the north side of the Chena River. Persons who attend the Senior Citizen's lunch program often want to stay downtown to shop. They have agreed to meet at the downtown Safeway store at 3:00 p.m. at which time the North Star Council on Aging transportation system takes them home.

Senior Citizen's transportation is not a solution for all the transportation needs of the older persons in the community. The service operates on a restricted schedule, with no regular service on weekends or in the evenings. During the noon period, the system is directed toward transporting persons to the lunch program and therefore is not available for other purposes. Also, the program is a "dial-a-ride" type which is difficult for persons without telephones to use.

Many Senior Citizens appear to look forward to a community public transportation system.

"Pipeline or not, Fairbanks needs a public transportation system (whether Dial-a-bus or standard, probably subsidized at the outset, with a central terminal - however small - that is warm and clean)..."

In the meantime, the North Star Council on Aging's transportation service is helping older Fairbanksans meet some of their transportation needs. Of those Senior Citizens surveyed, 13.89% said that they had begun to use the North Star Council on Aging transportation in the last year as a result of changes in the community.

HEALTH CARE

Aging brings health problems, so as people grow older their health care needs often become greater.

For the most part, Senior Citizens surveyed did not indicate that they are having more difficulties obtaining medical care as a result of pipeline impact (see Figure 10). However, persons surveyed did not answer the questions about health care as accurately or completely as they answered other questions which may suggest that the questions were unclear or confusing. It is possible that it is difficult for Senior Citizens to assess whether or not their health care problems are pipeline-related.

"So far we have met our payments for medical care, but it is getting a burden. \$300 plus \$60 per month for over 2 years and will run some more the next 2 years, but we have some insurance. It seems as if the cost of health care is getting ridiculous. So far we have always managed our payments at a sacrifice of all trips, money for recreation or needed clothes. I do not think our complaint is a result of pipeline impact."

It is likely that persons with large medical bills would have had those bills regardless of the pipeline; however, with inflation escalating, the medical bills are more of a burden.

Most Senior Citizens have some type of health insurance (see Figure 11). In addition to private health insurance, Senior Citizens may be entitled to Medicare, Medicaid, or services of the U.S. Public Health Service Alaska Area Native Health Service (ANHS).

Medicare. Persons entitled to Social Security benefits may receive health insurance coverage called "Medicare." Medicare is a federal program in conjunction with Blue Cross. Persons receiving Social Security automatically receive hospital coverage under Medicare. Their room and board is paid for a 60 day period, except for \$92 which the Senior Citizen must pay. Senior Citizens may elect to receive additional coverage by paying \$6.70 each month. This entitles them to receive insurance for other medical expenses. According to this plan, Medicare pays 80% of "allowable" doctor bills, except for \$60 per year which the Senior Citizen must pay. The "allowable" medical bills are figured as an average of all charges for the same types of services for a given state. If local doctors charge more than this amount, the Senior Citizen must pay the difference plus 20% of the standard charge.

Persons with Medicare coverage are not without extensive medical expenses.

Figure 10

Difficulties in Obtaining Medical Care

	Total Sample	Under \$300/mo.	\$300-\$700/mo.	\$700-\$1100/mo.	More/mo.
Persons having more difficulty	26	10	8	4	2
Persons <u>not</u> having more difficulty	101	34	27	20	4
No answer	47	8	3	0	2
Total	174	54	61	26	8

Persons having more difficulty
 Persons not having more difficulty
 No answer
 Total

Source of Difficulty

Dental care appointments	17	9.8%	3	5.6%	4	6.5%	5	19.2%	2	25.0%
Eye care appointments	7	4.0%	2	3.7%	1	1.6%	2	7.7%	0	-
Routine medical care	15	8.6%	3	5.6%	3	4.9%	5	19.2%	2	25.0%
Emergency medical care	5	2.9%	1	1.9%	1	1.6%	2	7.7%	0	-
Medicines	4	2.3%	2	3.7%	0	-	1	3.8%	0	-
Payment of medical expenses	15	8.6%	8	14.8%	5	8.2%	2	7.7%	0	-
Other	11	6.3%	4	7.4%	4	6.6%	1	3.8%	0	-

Figure 11

Distribution of Health Insurance
by Income of Respondents

Health Insurance	133	76.0%	30	55.0%	49	80.0%	24	92.0%	8	100%
Yes	30	17.0%	15	28.0%	12	20.0%	0	-	0	-
No	11	6.0%	9	17.0%	0	-	2	8.0%	0	-
No Answer	174		54		61		26		8	

Health Insurance
 Yes
 No
 No Answer
 Total

"I lived with my daughter until I broke my hip in July - I was moved to the Pioneer Home - I receive 2 checks and they go the home - I receive \$35.00 from the Home - I have 2 doctor bills that amount to \$650 after Medicare paid - I have no way to pay these bills. I need help with these Dr. bills."

"Need dental work - not covered in Medicare."

In addition, the cost of medicine is not covered by Medicare.

Medicaid. Medicaid is a health insurance program which is funded by the federal government, but administered by the state. Persons receiving state categorical assistance have 100% of their health care paid through Medicaid. This includes doctor and hospital bills, as well as medicine.

Alaska Area Native Health Service. The Alaska Area Native Health Service (ANHS) provides health care, hospitalization, and medicine to persons of Indian or Eskimo descent and their families free of charge to the individual. ANHS functions both as a direct provider of health care and as a third-party payer. The local ANHS clinic is located adjacent to Fairbanks Memorial Hospital.

Other Insurance. In addition to private insurance, some older Alaskans may have veterans health care benefits.

Health Services. With or without the pipeline, many older Fairbanksans would not obtain medical care either because of the cost or because they have not made health care a regular part of their lives.

"I doctor myself when it's needed."

"What isn't paid for in my health care and medicine I go without."

"Unable to pay for denture work."

However, 16% of the Senior Citizens surveyed said that as a result of changes in the community in the last year they are making fewer visits to the doctor (see Figure 6).

One change in the community is that some health care services are being provided to elderly people outside of doctors' offices at no charge. The North Star Council on Aging has arranged for some health services to be provided regularly at their lunch sites without charge including the following:

- weekly blood pressure, provided free by Alaska Home Health Health Aide Service, Inc.;
- monthly foot care, provided by a Licensed Practical Nurse (LPN) who works for the North Star Council on Aging;
- monthly diabetic screening, provided by an LPN who works for the North Star Council on Aging;
- glaucoma screenings two times each year, provided free by Dr. Dicksheet.

In addition, the Alaska State Division of Public Health provides some services to Senior Citizens free of charge. These include the following:

- complete audiological services provided by the Communicative Disorders Program, located in the Alaska Cripple Children and Adults offices, 1020 Barnette Street; an audiologist provides screening, diagnosis, counselling, hearing aide evaluation and referrals for hearing aides;
- home nursing visits provided by the public health nurses at the Fairbanks Health Center; nurses provide such services in the home as taking blood pressure, providing and teaching injections, and follow-up after persons have left the hospital;
- immunizations, evaluation and referral provided by the Fairbanks Health Center, 800 Airport Road; these services include flu shots, tuberculosis evaluations and follow-up.

Some new services are being organized for Senior Citizens, such as a lip-reading class to be held at the Pioneer Home starting June 1 under the joint sponsorship of the Quota Club and Alaska Cripple Children and Adults (ACCA). ACCA would like to join forces with other organizations to start a "stroke club" for persons who have suffered strokes, which would include many older persons.

In spite of the many services which are provided for Senior Citizens free of charge, their problems often go untreated. For example, if the Communicative Disorders Program diagnoses a hearing problem and recommends a hearing aide, the Senior Citizen must find a way to purchase the device, which may cost \$300 or more. Neither Medicare nor Medicaid pays for hearing aides. Sometimes the Bureau of Indian Affairs or the Office of Vocational Rehabilitation pays for hearing aides, but not every Senior Citizen is eligible for that type of assistance. According to audiologist K.D. Gish, the lack of hearing aides is not always due to financial constraints. Older people go without hearing aides for other reasons, such as pride, or they have been told erroneously that it won't help their hearing problem, or they have had bad experiences with hearing aides.

Whether for financial reasons or otherwise, the resultant loss of hearing creates communications problems which may also lead to social and psychological problems for older persons. Similarly, dental care which is not covered by health insurance may result in dental problems which may have nutritional, social and psychological ramifications.

SAFETY AND SECURITY

Although no questions specifically asked about safety and security, the survey of Senior Citizens indicated that this is a growing concern among many. This may be attributed to pipeline impact both in terms of influx of new persons in the community and police force staffing being less than required due to high turnover rate in response to higher-paying pipeline security jobs.

"With the pipeline impact on Fairbanks, makes the people here less trusting - as all people aren't honest - more crime, break-ins - can't trust taking off your parka - many people coming to Fairbanks from states - no work when they get here so are in need - I have my gloves taken every time I lay them down - I've had many pairs taken this winter - see the difference this year to what our lifestyle has been in previous years."

"There needs to be more protection against thievery and vandalism as well as fear of assault. The courts are so lenient that too many people are at large who are going to do or get whatever they want with no regard for the feelings or rights of others."

One Senior Citizen stated simply, "I feel less safe living alone."

Security involves more than the fear of assault, thievery, and vandalism. For older persons, there is also the fear of being taken advantage of financially.

"My concern is maintenance help we can rely on. I am alone. 70 years old; I paid \$346.00 to get my roof repaired. All he did was make holes in it. I found out later he'd done a lot of old people the same way. All the reliable people are too busy. If we had a place to call in complaints and get a list we could do something about these crooks."

Senior Citizens do have a recourse for consumer complaints. The Consumer Protection Agency, part of the Attorney General's Office located in the State Office Building, investigates complaints of fraud and other types of consumer complaints free of charge. If complaints are not within the jurisdiction of the Consumer Protection Agency, they will refer the person with the complaint to the appropriate agency or institution.

It has already been noted that increased traffic reduces the feeling of security among Senior Citizens who are now more hesitant to drive. Not only have the old hotels and rooming houses been torn down, but many of the old gathering places for Senior Citizens have gone by the wayside. The rapidly changing nature of the community and the new faces affects older persons sense of security.

As one oldtimer put it, "You can't drive your dogsled to the Post Office anymore."

SUGGESTIONS

Senior Citizens surveyed had many suggestions about how to improve their lives. Some these suggestions have already been mentioned in this report:

- regional cost of living adjustments for Social Security, SSI, state public assistance, and other programs upon which Senior Citizens are dependent for their income;
- remove or raise earned income limit for Social Security eligibility;
- construct additional Senior Citizen rental housing;
- implement a public transportation system.

Suggestions may also be inferred from the reported gaps in types of services, such as increasing health care coverage to include dental care and the costs of such of items as hearing aides.

Other suggestions were advanced by some of the Senior Citizens surveyed:

"I feel that senior citizens should have a discount on fuel and electricity or to have a discount on having electric appliances fixed, just as other cities do outside; also should have a Senior Citizen Card to present to cab drivers, lunch rooms, etc."

"It would be perfect if students age 65 were permitted not to pay tuition (at University of Alaska). Maybe this could be suggested to Board of Regents, eh? We can try anyway."

"Benches should be put up for the elderly at markets to sit while waiting. Waiting in longer lines at the market and other places - paying more for food and clothing etc. A great need in this community is public transportation. A great need for housing for the elderly, and rent within their means. The traffic has increased and there should be more inter-section lights put up so it won't be so dangerous to cross some of the streets. This is a matter the City Fathers should look into

and soon. The bars should not be allowed to sell booze to people already drunk. There should not be a sales tax on food. More rest rooms should be made available to the public, especially for women and children; this is important for women shopping downtown. The City and Borough should cut all unnecessary expenses and try to save the tax-payers money. The Council on Aging has been helpful to the elderly - providing meals and transportation plus recreation. They should be encouraged. This is a great need fulfilled especially for the very elderly who are alone."

SUMMARY AND CONCLUSIONS

In this report both a quantitative and a qualitative overview of conditions affecting Senior Citizens in Fairbanks has been presented with input from Senior Citizens. As with every other age group in Fairbanks, Senior Citizens are individuals with distinctive personalities and philosophies. Whereas there may be consensus among Senior Citizens about defining some of their problems, such as inflation, it is doubtful that there would be consensus in decisions about the best way to solve those problems.

Solving some problems, such as the need for more low-cost housing, requires massive capital expenditures; however, other problems facing Senior Citizens can be solved with little financial expense. For example, persons volunteering their services have helped to meet some health care needs for Senior Citizens. Similarly, as some Senior Citizens have suggested, local merchants could help make life a little easier for older Fairbanksans by providing toilets and places to rest in their establishments.

Perhaps more than most other groups, Senior Citizens have had their needs addressed by federal and state government. At this time there does not seem to be a lack of programs and agencies directed at meeting the needs of Senior Citizens, but rather a lack of coordination of programs, and effective referral systems. The inadequacy of services is largely a matter of degree and type of delivery.

Special impact problems for Senior Citizens are often indistinguishable from problems of the community as a whole or problems of aging. Construction of the trans Alaska oil pipeline has created problems for Fairbanksans which are often felt most severely by Senior Citizens for the simple reason that their alternatives for problem-solving are limited because of the limitations of age, health, and income. Senior Citizens with incomes of less than \$300 per month are simply unable to compete for limited local resources with persons earning three or four times as much on pipeline jobs.

APPENDIX I: DIRECTORY OF LOCAL AGENCIES SERVING SENIOR CITIZENS

<u>Service</u>	<u>Agency</u>	<u>Address</u>	<u>Phone</u>
<u>INCOME</u>			
Social Security SSI	Social Security Administration	1514 Cushman, Room 311	452-1707
Eligibility, Foodstamps	Division of Family & Children Services	302 Chena Bldg.	452-1637
Old Age Assistance	Division of Family & Children Services	302 Chena Bldg.	452-1637
Native Land Claims	Doyon, Ltd.	First & Hall	452-4755
Longevity Bonus	Office of the Governor	604 Barnette	452-1545
Financial Assistance	Fbks. Native Assoc.	102 Lacey Street	452-1648
<u>LEGAL SERVICE</u>			
Legal Problems , Entitlements	Senior Citizens Law Office, Alaska Legal Service Corp.	510 Second Avenue Suite 230	452-1581 452-1582
Consumer Protection Agency	Attorney General's Office	602 Barnette, Room 247	452-1568
Discrimination complaints	Human Rights Commission	602 Barnette	452-1561
<u>HOUSING</u>			
Property Tax Exemption	Assessing Office, Fbks. North Star Borough	517½ First Avenue	452-4561 ext. 51
Pioneer Home	Pioneer Home	2221 Egan	456-4372
Low-Cost Housing, 9th Avenue Apts.	Alaska State Housing Authority (ASHA)	Rental Office Birch Park	456-4453 456-6009
Emergency Shelter	Fbks. Rescue Mission	506 Gaffney Street	452-5343
Emergency Shelter	Salvation Army	117 First Avenue	542-5005
<u>FOOD</u>			
Lunch Program	North Star Council on Aging	9th Ave. Apts., or American Legion Hall 129 First Avenue	452-1735
Food Stamps	Division of Family & Children Services	302 Chena Bldg.	452-1637

<u>Service</u>	<u>Agency</u>	<u>Address</u>	<u>Phone</u>
<u>HEALTH CARE</u>			
Medicare	Social Security Administration	1514 Cushman Room 311	452-1707
Medicaid	Division of Family & Children Services	302 Chena Bldg.	452-1637
Hearing Evaluations	Communicative Disorders Program	1020 Barnette	452-6291
Home Nursing, Immunizations	Fairbanks Health Center	800 Airport Rd.	452-1776
Homemaker Service	Alaska Home Health Aide Service, Inc.	528 Fifth Avenue Room 216	452-3214
Health Clinic	Alaska Area Native Service (ANHS)	1638 Cowles	452-2131
Blood Pressure Foot Care Diabetic Screening Glaucoma Screening	North Star Council on Aging	208 Wendell	452-1735
Sight evaluations	Lions International	Dr. Dicksheet, Chrm. Sight Conservation, Dist. 49B 127 Northward Bldg.	456-7045
Mental Health Services	Mental Health Clinic	103 Cushman Street	452-1575
<u>TRANSPORTATION</u>			
Dial-a-ride	North Star Council on Aging	208 Wendell Street	452-1735
<u>INFORMATION AND REFERRAL</u>			
weekdays	North Star Council on Aging	208 Wendell Street	452-1735
noon to 6 a.m.	Fairbanks Crisis Line	P.O. Box 80437	452-4403

APPENDIX II: QUESTIONNAIRE USED IN SENIOR CITIZEN SURVEY

Dear Friend: Please take a minute to fill out this questionnaire so that we may better understand how Senior Citizens are being affected by the pipeline impact and how we may better serve you. Your answers are confidential. A return envelope is provided which requires no postage. Please return this questionnaire by Thursday, March 20, 1975. Thank you.

Mim Dixon, Impact Information Center
Sue Ohata, North Star Council on Aging

SENIOR CITIZEN SURVEY

1. Number of persons living in your household: _____
2. Your age: _____ Ages of other persons in your household: _____
3. Your monthly income: _____ Combined monthly income of household: _____
4. How long have you lived in Fairbanks? _____ How long in Alaska? _____
5. Which of the following sources of income do you receive? Please check:

<input type="checkbox"/> Social Security	<input type="checkbox"/> Longevity bonus
<input type="checkbox"/> Welfare Assistance	<input type="checkbox"/> Alaska Native Land Claims payments
<input type="checkbox"/> Employment	<input type="checkbox"/> Private savings and investments
<input type="checkbox"/> Food stamps	<input type="checkbox"/> Pension (military, civil service, government, business, railroad retirement)
<input type="checkbox"/> Money from children	
<input type="checkbox"/> Insurance	
6. Has your monthly income increased in the last year? ____ no ____ yes
7. Where do you live? Please check:

<input type="checkbox"/> City of Fairbanks	<input type="checkbox"/> Outside Fairbanks Borough
<input type="checkbox"/> College	<input type="checkbox"/> Outside Alaska
<input type="checkbox"/> Fairbanks North Star Borough	
8. What type of housing do you live in? Please check:

<input type="checkbox"/> home which you own	<input type="checkbox"/> rooming house
<input type="checkbox"/> home which you rent	<input type="checkbox"/> boarding house
<input type="checkbox"/> rented apartment or duplex	<input type="checkbox"/> hotel
<input type="checkbox"/> Birch Park Apartments	<input type="checkbox"/> Pioneer Home
<input type="checkbox"/> 9th Ave., Golden Age Apartments	<input type="checkbox"/> Careage North
<input type="checkbox"/> live with children	<input type="checkbox"/> Other; please explain: _____
9. If you own your own home, how much did you pay last month for housing (include utilities, insurance, mortgage payments if any, repairs)? _____
10. If you rent, please answer the following questions:
 - a. What is your monthly rent? _____
Does this include utilities? ____ no ____ yes
 - b. Please check the following kinds of rooms if they are in your house or apartment:

<input type="checkbox"/> efficiency	<input type="checkbox"/> dining room
<input type="checkbox"/> kitchen	<input type="checkbox"/> bedrooms (give number: _____)
<input type="checkbox"/> living room	<input type="checkbox"/> other
<input type="checkbox"/> bathroom	
 - c. Have you moved during the last year? ____ no ____ yes
If yes, why? _____
 - d. If your rent has increased since January, 1974, please give the following information:

<u>Rent before increase</u>	<u>Date of increase</u>	<u>Rent after increase</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
11. Do you favor some type of rent controls this summer? ____ no ____ yes
12. Where do you usually eat your meals? Please check:

	<u>At home</u>	<u>Restaurant</u>	<u>Senior Citizens Lunch Program</u>	<u>Other</u>	<u>Don't Eat</u>
Breakfast	_____	_____	_____	_____	_____
Lunch	_____	_____	_____	_____	_____
Dinner	_____	_____	_____	_____	_____

PLEASE TURN OVER



3 6668 14112854 8

13. Have you had more difficulties obtaining medical care in the last 6 months than previously? no yes

If yes, please check the following statements if they describe changes for you in the last 6 months:

- ☐ more difficult to obtain appointments for dental care
☐ more difficult to obtain appointments for eye care
☐ more difficult to obtain appointments for routine medical care
☐ more difficult to obtain emergency medical care
☐ more difficult to obtain medicine
☐ cannot afford to pay for services
☐ other; please explain: _____

14. Do you have some type of health insurance? no yes
On the average, how much do you pay each month for health care? _____
On the average, how much do you pay each month for medicine? _____

15. Do you feel that you've had to change your lifestyle in the last year as a result of changes in the community? no yes

If yes, please check any of the following statements that describe changes in your lifestyle in the last 12 months:

- ☐ moved to less expensive housing
☐ sold your home
☐ more people living with you
☐ buying less food
☐ buying different types of food
☐ eating at the Senior Citizens' lunch program
☐ walking more rather than using taxis
☐ using Senior Citizens program for transportation
☐ staying home more
☐ spending less money on recreation (travel, movies, etc.)
☐ buying less clothing
☐ making fewer visits to the doctor
☐ other; please explain: _____

16. Please use the remaining space to comment on any special problems or special concerns which you have which are related to pipeline impact and how you feel you can better be assisted in meeting your needs.